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32. (new) The system of claim 26 wherein the calculated variance includes a total variance for a requested line item.

## Remarks

In response to the Examiner's Office Action dated July 11, 2003, the Applicants submit the new claims stated above. In view of the prior art of record, the Examiner's comments, and the Applicants' remarks below, the Applicants believe that the above claims are in condition for allowance, which is respectfully requested.

## The Examiner's Rejections Under 35 U.S.C. 102(b) and 103(a)

The Examiner has rejected claims 1-5, 8-13, 16 and 17 under 35 U.S.C. 102(b) as being anticipated by U.S. Patent No. 4,989,141 (the "Lyons" reference). The Examiner has also rejected claims 6, 7, 14, and 15 under 35 U.S.C. 103(a) as being unpatentable over the Lyons reference in view of U.S. Patent No. 5,233,5333 (the "Edstrom" reference).

For purposes of clarity, the pending claims have been cancelled and a new set of claims has been submitted herewith. Without limitation, certain features that distinguish the claimed invention from the prior art of record are described below.

In particular, new independent claims 18 and 26 recite a unique combination of certain useful financial utilities useful in the automotive industry. For example, the claims recite a volume extension tool for calculating projected vehicle sales based on vehicle-specific data. Neither the Lyons reference (U.S. 4,989,141) nor the Edstrom reference (U.S. 5,233,533) teach or suggest this feature of the Applicants' invention. Although the Examiner cites columns 5, 6 and 7 of the Edstrom reference for "volume extension," these provisions only disclose material and production planning volumes in an effort to meet customer demand and minimize manufacturing waste - not an extension of vehicle-related financial data as new independent claims 18 and 26 recite.

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Claims 18 and 26 additionally recite an allocation tool for calculating financial allocation amounts by vehicle. This feature of the Applicants' invention is also not found in the prior art of record. The teachings of Edstrom are limited to resource allocation in manufacturing – not a monetary allocation in the general sense, and not a financial allocation by vehicle in particular as claims 18 and 26 recite.

In addition, neither the Lyons reference nor the Edstrom reference disclose an aggregation function, let alone a tool for creating an aggregation of vehicle-specific financial data.

Although the Lyons reference discloses "variance" in a general mathematical sense (e.g., col. 17, lines 28-29), it fails to teach or suggest a tool for calculating variance using results calculated by a volume extension tool, an aggregation tool and an exchange rate tool, as independent claims 18 and 26 recite.

Dependent claims 19-25 and 27-32 recite these and other features of the Applicants' invention in further detail. Accordingly, they are considered to be patentable over the prior art.

The Applicants have made a genuine effort to respond to the Examiner's July 11, 2003 Office Action in view of the Examiner's comments and the prior art of record. The submitted claims are believed to be in condition for allowance, which is respectfully requested.

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Respectfully submitted,

COLIN JARVIS ET AL.

SY COLUMN

Reg. No. 48,158

Attorney/Agent for Applicants

Date: October 13, 2003

BROOKS KUSHMAN P.C. 1000 Town Center, 22nd Floor Southfield, MI 48075-1238

Phone: 248-358-4400 Fax: 248-358-3351